

Information to identify the case:

Debtor 1	<u>Lawrence J Lehmann Jr.</u>	Social Security number or ITIN xxx-xx-9272
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	16-34178-JNP	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lawrence J Lehmann Jr.
aka Lawrence John Lehmann Jr.

3/31/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Lawrence J Lehmann, Jr.
Debtor

Case No. 16-34178-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 15

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db	+Lawrence J Lehmann, Jr., 401 Lake Blvd., Clementon, NJ 08021-3312
516559539	+Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516559542	+Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
516559543	+Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
516559544	+Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516559546	+Navient Solutions Inc, Po Box 9500, Wilkes Barre, PA 18773-9500
516559547	+Ocwen/litton, 4828 Loop Central Dr, Houston, TX 77081-2193
516559548	+PLUESE, BECKER, & SALTZMAN, LLC, 20000 HORIZON WAY, SUITE 900, Mount Laurel, NJ 08054-4318
516559549	+SPECIALIZED LOAN SERVICING, 8742 LUCENT BLVD., Littleton, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Mar 31 2017 23:23:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 31 2017 23:44:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 31 2017 23:44:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516559541	EDI: CAPITALONE.COM Mar 31 2017 23:23:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516559545	+EDI: CBSKOHLS.COM Mar 31 2017 23:23:00 Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
516559550	+EDI: RMS.COM Mar 31 2017 23:23:00 Syncb/walmar, Po Box 965024, Orlando, FL 32896-5024 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516559551	WILLIAM TOUROT, 401 LAKE BLVD., NJ 08082-1000
atty*	+Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
516559540	##Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com
Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Mitchell L Chambers, Jr. on behalf of Debtor Lawrence J Lehmann, Jr. ecfbc@comcast.net U.S. Trustee. USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5